SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Eastimates

Area Name : Census Tract 7522.04, Frederick County, Maryland

Subject	Census Tract 7522.04, Frederick County, Maryland			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	4,290	+/- 254	100.0%	(X)
In labor force	3,233	+/- 263	75.4%	+/- 4.2
Civilian labor force	3,233	+/- 263	75.4%	+/- 4.2
Employed	3,141	+/- 243	73.2%	+/- 4
Unemployed	92	+/- 61	2.1%	+/- 1.4
Armed Forces	0	+/- 17	0%	+/- 0.8
Not in labor force	1,057	+/- 190	24.6%	+/- 4.2
Civilian labor force	3,233	+/- 263	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	2.8%	+/- 1.8
Females 16 years and over	2,361	+/- 167	(X)	+/- (X)
In labor force	1,605	+/- 206	68%	+/- 7.4
Civilian labor force	1,605	+/- 206	68%	+/- 7.4
Employed	1,587	+/- 208	67.2%	+/- 7.5
Own children under 6 years	615	+/- 172	(X)	+/- (X)
All parents in family in labor force	374	+/- 113	60.8%	+/- 17.2
Own children 6 to 17 years	1,385	+/- 262	(X)	+/- (X)
All parents in family in labor force	911	+/- 186	65.8%	+/- 13.9
COMMUTING TO WORK				
Workers 16 years and over	3,119	+/- 243	100.0%	(X)
Car, truck, or van -- drove alone	2,533	+/- 244	81.2%	+/- 5
Car, truck, or van -- carpooled	352	+/- 145	11.3%	+/- 4.4
Public transportation (excluding taxicab)	45	+/- 30	1.4%	+/- 1
Walked	23	+/- 25	0.7%	+/- 0.8
Other means	0	+/- 17	0%	+/- 1.1
Worked at home	166	+/- 71	5.3%	+/- 2.2
Mean travel time to work (minutes)	38.6	+/- 2.2	(X)%	+/- (X)
OCCUPATION				
Civilian employed population 16 years and over	3,141	+/- 243	100.0%	(X)
Management, business, science, and arts occupations	1,875	+/- 213	59.7%	+/- 5.6
Service occupations	332	+/- 117	10.6%	+/- 3.7
Sales and office occupations	732	+/- 219	23.3%	+/- 6.2
Natural resources, construction, and maintenance occupations	106	+/- 52	3.4%	+/- 1.7
Production, transportation, and material moving occupations	96	+/- 57	3.1%	+/- 1.9
INDUSTRY				
Civilian employed population 16 years and over	3,141	+/- 243	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	0	+/- 17	(X)	+/- 1.1
Construction	151	+/- 78	4.8%	+/- 2.4
Manufacturing	177	+/- 86	5.6%	+/- 2.8
Wholesale trade	24	+/- 23	0.8%	+/- 0.7
Retail trade	333	+/- 136	10.6%	+/- 4
Transportation and warehousing, and utilities	22	+/- 25	0.7%	+/- 0.8
Information	84	+/- 62	2.7%	+/- 2
Finance and insurance, and real estate and rental and leasing	165	+/- 73	5.3%	+/- 2.3
Professional, scientific, and management, and administrative and waste	876	+/- 182	27.9%	+/- 5.1
Educational services, and health care and social assistance	718	+/- 189	22.9%	+/- 5.6
Arts, entertainment, and recreation, and accommodation and food services	123	+/- 59	3.9%	+/- 1.9
Other services, except public administration	107	+/- 60	3.4%	+/- 1.9
Public administration	361	+/- 134	11.5%	+/- 4.2

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CLASS OF WORKER				
Civilian employed population 16 years and over	3,141	+/- 243	100.0%	(X)
Private wage and salary workers	2,434	+/- 267	77.5%	+/- 5
Government workers	614	+/- 162	19.5%	+/- 5.1
Self-employed in own not incorporated business workers	93	+/- 52	3%	+/- 1.7
Unpaid family workers	0	+/- 17	0%	+/- 1.1
INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)				
Total households	1,869	+/- 96	100.0%	(X)
Less than $10,000	31	+/- 23	1.7%	+/- 1.3
$10,000 to $14,999	19	+/- 30	1%	+/- 1.6
$15,000 to $24,999	26	+/- 26	1.4%	+/- 1.4
$25,000 to $34,999	46	+/- 42	2.5%	+/- 2.2
$35,000 to $49,999	115	+/- 90	6.2%	+/- 4.8
$50,000 to $74,999	84	+/- 51	4.5%	+/- 2.7
$75,000 to $99,999	228	+/- 78	12.2%	+/- 4
$100,000 to $149,999	484	+/- 130	25.9%	+/- 6.7
$150,000 to $199,999	374	+/- 95	20%	+/- 5
$200,000 or more	462	+/- 121	24.7%	+/- 6.3
Median household income (dollars)	$145,549	+/- 11687	(X)	+/- (X)
Mean household income (dollars)	$151,948	+/- 12841	(X)	+/- (X)
With earnings	1,776	+/- 105	95%	+/- 1.8
Mean earnings (dollars)	$143,446	+/- 12747	(X)	+/- (X)
With Social Security	124	+/- 44	6.6%	+/- 2.3
Mean Social Security income (dollars)	$26,172	+/- 4679	(X)	+/- (X)
With retirement income	244	+/- 95	13.1%	+/- 5
Mean retirement income (dollars)	$31,858	+/- 8987	(X)	+/- (X)
With Supplemental Security Income	34	+/- 26	1.8%	+/- 1.4
Mean Supplemental Security Income (dollars)	$15,306	+/- 7801	(X)	+/- (X)
With cash public assistance income	8	+/- 14	0.4%	+/- 0.7
Mean cash public assistance income (dollars)	$14,588	+/- 25	(X)	+/- (X)
With Food Stamp/SNAP benefits in the past 12 months	16	+/- 18	0.9%	+/- 1
Families	1,701	+/- 103	100.0%	(X)
Less than $10,000	23	+/- 20	1.4%	+/- 1.2
$10,000 to $14,999	19	+/- 30	1.1%	+/- 1.7
$15,000 to $24,999	16	+/- 20	0.9%	+/- 1.2
$25,000 to $34,999	111	+/- 85	6.5%	+/- 5
$35,000 to $49,999	29	+/- 27	1.7%	+/- 1.6
$50,000 to $74,999	76	+/- 50	4.5%	+/- 2.9
$75,000 to $99,999	188	+/- 80	11.1%	+/- 4.5
$100,000 to $149,999	511	+/- 134	30%	+/- 7.6
$150,000 to $199,999	366	+/- 80	21.5%	+/- 4.7
$200,000 or more	362	+/- 103	21.3%	+/- 6
Median family income (dollars)	$142,250	+/- 11207	(X)	+/- (X)
Mean family income (dollars)	$149,539	+/- 14353	(X)	+/- (X)
Per capita income (dollars)	$46,420	+/- 3652	(X)	+/- (X)
Nonfamily households	168	+/- 76	(X)	+/- (X)
Median nonfamily income (dollars)	$93,194	+/- 28002	(X)	+/- (X)
Mean nonfamily income (dollars)	$128,414	+/- 48156	(X)	+/- (X)
Median earnings for workers (dollars)	$68,935	+/- 11476	(X)	+/- (X)
Median earnings for male full-time, year-round workers (dollars)	$109,375	+/- 12068	(X)	+/- (X)
Median earnings for female full-time, year-round workers (dollars)	$59,000	+/- 9209	(X)	+/- (X)

SELECTED ECONOMIC CHARACTERISTICS
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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	6,205	+/- 399	6,205	(X)
With health insurance coverage	5,798	+/- 445	93.4%	+/- 3.2
With private health insurance	5,628	+/- 456	90.7%	+/- 3.6
With public coverage	469	+/- 117	7.6%	+/- 1.9
No health insurance coverage	407	+/- 201	6.6%	+/- 3.2
Civilian noninstitutionalized population under 18 years	2,094	+/- 243	2,094	(X)
No health insurance coverage	112	+/- 73	5.3%	+/- 3.5
Civilian noninstitutionalized population 18 to 64 years	3,759	+/- 236	3,759	(X)
In labor force:	3,152	+/- 260	3,152	(X)
Employed:	3,060	+/- 241	3,060	(X)
With health insurance coverage	2,891	+/- 284	94.5%	+/- 3.7
With private health insurance	2,891	+/- 284	94.5%	+/- 3.7
With public coverage	41	+/- 30	1.3%	+/- 1
No health insurance coverage	169	+/- 109	5.5%	+/- 3.7
Unemployed:	92	+/- 61	92%	+/- (X)
With health insurance coverage	68	+/- 56	73.9%	+/- 27
With private health insurance	68	+/- 56	73.9%	+/- 27
With public coverage	0	+/- 17	0%	+/- 30.6
No health insurance coverage	24	+/- 25	26.1%	+/- 27
Not in labor force:	607	+/- 158	607	(X)
With health insurance coverage	505	+/- 147	83.2%	+/- 12.4
With private health insurance	453	+/- 133	74.6%	+/- 14.1
With public coverage	61	+/- 50	10%	+/- 7.3
No health insurance coverage	102	+/- 81	16.8%	+/- 12.4
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	2.5%	+/- 2.1
With related children under 18 years	(X)	+/- (X)	2.5%	+/- 2.9
With related children under 5 years only	(X)	+/- (X)	0%	+/- 20.5
Married couple families	(X)	+/- (X)	2.2%	+/- 2.5
With related children under 18 years	(X)	+/- (X)	2.1%	+/- 3.1
With related children under 5 years only	(X)	+/- (X)	0%	+/- 25.1
Families with female householder, no husband present	(X)	+/- (X)	4.5%	+/- 7.5
With related children under 18 years	(X)	+/- (X)	5%	+/- 8.3
With related children under 5 years only	(X)	+/- (X)	0%	+/- 54.4
All people	(X)	+/- (X)	2.6%	+/- 2
Under 18 years	(X)	+/- (X)	2.6%	+/- 2.9
Related children under 18 years	(X)	+/- (X)	2.6%	+/- 2.9
Related children under 5 years	(X)	+/- (X)	0%	+/- 6.7
Related children 5 to 17 years	(X)	+/- (X)	3.4%	+/- 3.8
18 years and over	(X)	+/- (X)	2.6%	+/- 1.8
18 to 64 years	(X)	+/- (X)	1.9%	+/- 1.7
65 years and over	(X)	+/- (X)	10.8%	+/- 13.2
People in families	(X)	+/- (X)	2.3%	+/- 2.1
Unrelated individuals 15 years and over	(X)	+/- (X)	6.8%	+/- 5.9

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

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	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at http://www.census.gov/people/io/methodology/.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at http://www.census.gov/people/io/methodology/.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '**' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.

2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.

3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.

4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.

5. An '***' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.

6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.

7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.

8. An '(X)' means that the estimate is not applicable or not available.